



# Home Buyer Guide



## Steps

- \_\_\_ Pre-Approval
  - \_\_\_ Find A Buyer Agent ... ME
  - \_\_\_ Home Search
  - \_\_\_ Agent Showings & Open Houses
  - \_\_\_ Write An Offer
  - \_\_\_ Accepted Offer + EMD
  - \_\_\_ 10 Day Inspection Period
  - \_\_\_ Appraisal
  - \_\_\_ Underwriting Approval
  - \_\_\_ Clear To Close / Closing Disclosures
- \* Closing costs due at close, if applicable



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**Call or text me to start your home buying process!**

**I'll guide you through these steps to become a successful home buyer.**

**Bonus**

**I work with buyers for FREE!**



## Who's Who... and what is the cost \$\$\$

### Loan Officer | \$\$\$ Closing Costs & Down Payment

Representative of a bank or financial institution help customers identify loan options & obtain loans.

### Buyer Agent | \$\$\$ Success Fees + Admin Fees + Retainer Fees - Not all Buyer Agents are FREE. . .

Buyer's Agent work with a home buyer to locate a property & negotiate successful purchase. Buyer Agent's fee typically paid for by seller. Home buyer signs an agency agreement to work with Buyer's Agent.

### Listing Agent | \$\$\$ Not a Buyer Cost

Listing Agent (Seller's Agent) represents the home owner who is selling their home. Services for selling home are paid for by seller, open houses are typically held by this agent.

### Inspector | \$\$\$ Average Cost \$350-550 due at time of inspection

A home inspector objectively & independently provides a comprehensive analysis of a homes major systems & components. An inspector is hired after an accepted offer on a home is made.

### Appraiser | \$\$\$ Check with Lender

Work on Behalf of a lender & provides a market analysis of the subject property. An Appraiser's findings are subjective & combined with market findings of sold properties within the surrounding area.

### Title Company | \$\$\$ Part of Closing Costs

A title company makes sure that the title to a piece of real estate is legitimate and then issues title insurance for that property. Title insurance protects the lender and/or owner against lawsuits or claims against the property that result from disputes over the title.